Summary of 2010 benefit changes

Cost increases

- Out-of-pocket expenses are increasing for <u>KingCareSM</u>, but not for <u>Group Health</u> and <u>Deputy Sheriff plans</u> (consult the mailer that was sent to your home mailing address).
- The benefit access fee for covering a spouse/domestic partner who has access to medical coverage through an employer other than King County will increase from \$35 a month to \$50 a month.

Medical benefits

- Chemical dependency treatment will no longer be limited as long as it is medically necessary (this year, chemical dependency treatment is limited to \$15,000 for KingCareSM and \$14,500 for Group Health every 24 months).
- Mental health care will no longer be limited as long as it is medically necessary, but preauthorization is required (this year, mental health care is limited to 30 days a year for inpatient care and 52 visits a year for outpatient care under KingCareSM and to 12 days a year for inpatient care and 20 visits a year for outpatient care under Group Health).
- KingCareSM members will receive additional support for handling a behavioral health condition, such as alcohol dependence, and a chronic medical condition, such as diabetes, that together aggravate both health problems. Members will also receive additional support for routine mental health problems, such as depression or anxiety, and more severe conditions, such as dementia and eating disorders.
- For KingCareSM members, there will be a \$1,500 annual cap on the amount you will pay for prescription drugs.
- For KingCareSM members, Express Scripts will implement progressive management for 12 medications. Progressive medication management begins your treatment with a generic drug, followed by either a preferred or a non-preferred brand, or with a progression of treatment from a generic drug to a preferred brand to a non-preferred brand. If you have been taking one of the 12 medications over the previous 130 days, you may continue that medication without progressive medication management.
- For Group Health members, the waiting period for an organ transplant will be reduced to six months from 12 months (the waiting period for KingCareSM members will remain at 12 months).
- For Group Health members, preventive care visits will now be covered at 100% without a copay.
- For Group Health members, allergy serum will now be administered as a medical benefit instead of a pharmacy benefit and will be subject to the office visit copay.

Dental benefits

 The maximum annual dental benefit will increase from \$2,000 to \$2,500 per member.

Vision benefits

- You may now receive a 30% discount for an unlimited number of pairs of prescription glasses and non-prescription sunglasses when you buy them from the Vision Services Plan eye care provider on the same day the provider gives you an eye exam. You still receive a 20% discount for an unlimited number of pairs of glasses you order through any VSP eye care provider within 12 months of your last covered eye exam.
- You may qualify for full coverage for a contact lens evaluation and an initial supply of approved lenses, including toric, multifocal and hydrogel lenses, depending on whether you're replacing the same contact lenses or you're a new or refit wearer of contact lenses. If you don't qualify for this coverage, you will continue to receive the current 15% discount for contact lens services and up to \$105 for contact lenses. In either case, ask your eye care provider to explain your fees before you receive care.

Healthy IncentivesSM program

The Healthy IncentivesSM program will continue through 2012 with more options for individual action plans.